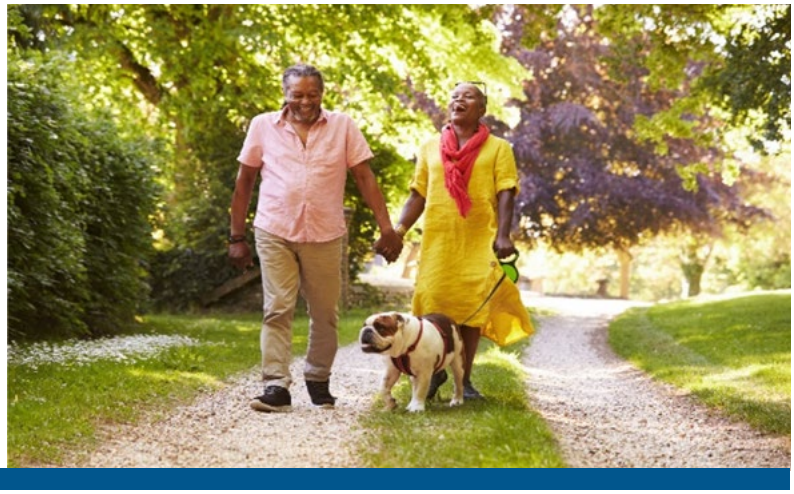
Postal Service Health Benefits (PSHB): For Annuitants



The Postal Service Reform Act of 2022 (PSRA) was signed into law in April 2022. Since then, the Office of Personnel Management (OPM), in conjunction with the Postal Service, has been working to implement the new Postal Service Health Benefits (PSHB) Program, as required under the new law.

PSHB is a new, separate program within the Federal Employees Health Benefits (FEHB) Program and will be administered by OPM. Coverage under the PSHB Program will be effective January 1, 2025.

Enrolling in the PSHB Program

You are required to select a health insurance plan in the PSHB Program during the 2024 open season period, which will run from November 11, 2024, to December 9, 2024. If you do not actively select a PSHB plan, you will be automatically enrolled in a comparable PSHB plan.

PSHB plan options and premium information will be available in fall 2024. Information on how and where to enroll will be available as we approach the 2024 open season.

Integration With Medicare

The PSHB Program requires certain annuitants to enroll in Medicare Part B to continue PSHB coverage in retirement. If you are **an annuitant as of January 1, 2025, and did not enroll in Medicare Part B,** you **ARE NOT** required to enroll in Medicare Part B to continue your health insurance coverage in the new PSHB Program. Your participation in Medicare Part B is voluntary.

If you are an **annuitant as of January 1, 2025, and are already enrolled in Medicare Part B** as of that date, you **ARE** required to remain enrolled in Medicare Part B to continue coverage under PSHB.

Special Enrollment Period

If you are an **annuitant entitled to Medicare Part A (typically at age 65) as of January 1, 2024, and did not enroll in Medicare Part B,** you and your covered, eligible family members may be able to participate in the special enrollment period (SEP) for Medicare Part B that starts on April 1, 2024.

Those who choose to enroll during the SEP will not need to pay a late enrollment penalty. Eligibility letters will be sent to annuitants and eligible family members in early 2024.

Retire at 65 or Older

If you **retire between October 31, 2024, and December 31, 2024, and are entitled to Medicare Part A** (typically at age 65), you will have the option to enroll in Medicare Part B during a specific eight-month SEP immediately following your retirement date.

If you wish to enroll, you MUST contact the Social Security Administration (SSA) to initiate enrollment if you are over the age of 65.

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PSHB and Covered Family Members

As a general rule, spousal and family member PSHB coverage is based on the primary enrollee's eligibility. If the primary enrollee is required to enroll in Medicare Part B, family members will also be required to enroll when they are eligible. If the primary enrollee is not required to enroll in Medicare Part B, neither will dependent family members. If you are an annuitant enrolled in Medicare Part B, your covered spouse is also required to enroll in Medicare Part B upon their eligibility unless they qualify for an exception to the enrollment requirement.

Exceptions

For individuals who become annuitants after January 1, 2025, there are exceptions to the Part B enrollment requirement. These exceptions will also apply to your covered family member(s). Annuitants will be responsible for providing proof of eligibility for the applicable exception(s) to the designated agency. These exceptions are:

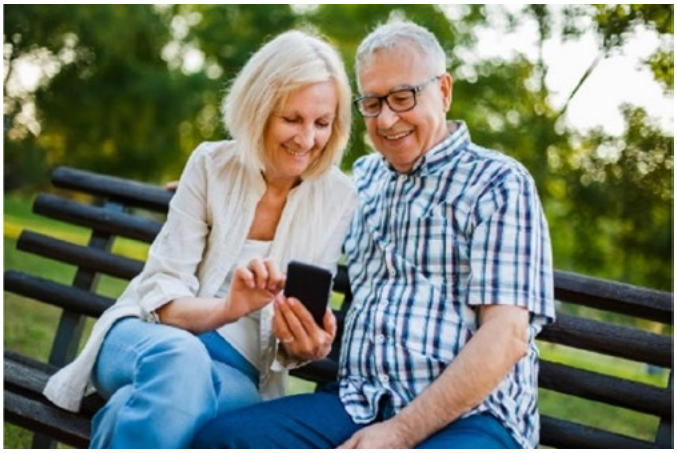
- You were an active Postal Service employee as of January 1, 2025, and were at least 64 years old as of that date; or
- You demonstrate that you reside outside the United States and its territories; or
- You are enrolled in health care benefits provided by the Department of Veterans Affairs; or
- You are eligible for health services provided by the Indian Health Service.

Additional Information

To learn more about Medicare and to enroll, visit **www.medicare.gov.**

For the latest information on the PHSB Program, **email retirementbenefits@usps.gov** or visit:

You can also receive information and updates by signing up for our text messaging notifications by texting "PSHBP" to **39369.**



Adding Value

Participating in Medicare allows annuitants to reap the benefits of the Medicare taxes they paid as employees. Integrating PSHB coverage with Medicare may reduce overall costs for health care expenses and provide greater value to annuitants.

Individuals are typically eligible to enroll in Medicare when they reach age 65. Medicare Part A covers inpatient hospital care and is premium-free for most people. Medicare Part B, which covers doctors' visits, lab tests, and other medically necessary services and supplies, requires a monthly premium to participate.

When you become eligible for Medicare, you may change your PSHB enrollment

to another plan or option at any time beginning 30 days before becoming eligible for Medicare. Some PSHB plans may offer additional incentives, such as lower prescription-drug copays, for participants enrolled in Medicare. This may create an overall savings for your out-of-pocket health costs.

To learn more about Medicare, visit **www.medicare.gov.**

Medicare Help

State Health Insurance Assistance Programs (SHIPs) provide free in-depth and objective insurance counseling and assistance to Medicare-eligible individuals, their families, and caregivers.

Learn more at **shiphelp.org.**